

**CALL REPORT
FINANCIAL PROJECTIONS**

BALANCE SHEET

Assets

Cash and balances due from depository institutions
 Noninterest-bearing balances and currency and coin
 Interest-bearing balances

Securities
 Held-to-maturity securities
 Available-for-sale securities

Federal funds sold and securities purchased under agreements to resell

Loans and lease financing receivables
 Construction and land development loans secured by real estate
 Secured by farmland
 Revolving, open-end loans secured by 1-4 family residential
 Other first lien loans secured by 1-4 family residential
 Other junior lien loans secured by 1-4 family residential
 Secured by multifamily residential properties
 Secured by nonfarm nonresidential properties
 Loans to depository institutions
 Loans to finance agricultural production and other loans to farmers
 Commercial and industrial loans
 Acceptances of other banks
 Credit card and related plans to individuals
 Other loans to individuals for household, family and other personal expenditures
 Obligations (other than securities and leases) of states and political subdivisions in the U.S.
 All other loans (exclude consumer loans)
 Lease financing receivables (net of unearned income)
 Less:
 Unearned income
 Allowance for loan and lease losses

Total Loans and leases, net of unearned income and allowance

Other Assets
 Trading assets
 Premises and fixed assets
 Other real estate owned
 Investments in unconsolidated subsidiaries and associated companies
 Customers' liability to this bank on acceptances outstanding
 Intangible assets
 All other assets (describe)

Total Assets

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BALANCE SHEET (Continued)

Liabilities

Transaction deposit accounts
Demand
NOW accounts, ATS accounts, and other interest bearing transaction accounts

Nontransaction Deposit Accounts
Money market deposit accounts (MMDAs)
Other savings deposits
Time deposits of \$100,000 or more
Time deposits of less than \$100,000
Other nontransaction accounts (describe)

Other Liabilities
Federal funds purchased and securities sold under agreements to repurchase
Demand notes issued to the U.S. Treasury
Trading liabilities
Borrowed money with remaining maturity of one year or less
Borrowed money with remaining maturity of more than one year through three years
Borrowed money with remaining maturity of more than three years
Bank's liability on acceptances executed and outstanding
Subordinated notes and debentures
All other liabilities (describe)

Total Liabilities

Equity Capital

Common stock
Surplus
Undivided profits
Other equity capital (describe)

Total Equity

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|---------------------------|
| REGULATORY CAPITAL |
|---------------------------|

| |
|--|
| Total Equity Other Tier 1 Capital (describe) |
| Total Tier 1 Capital |
| Allowance for Loan and Lease Losses Other Tier 2 Capital (describe) |
| Total Tier 1 and Tier 2 Capital |
| Total Assets |
| Total Risk Weighted Assets |
| Capital Ratios |
| Tier 1 Capital / Total Risk Weighted Assets |
| Total Tier 1 and Tier 2 Capital/Total Risk Weighted Assets |
| Tier 1 Capital /Total Assets |

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| ALLOWANCE FOR LOAN AND LEASE LOSSES |
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| Beginning balance |
| Current quarter's: Recoveries Provision for loan and lease losses Less: Charge-offs |
| Allowance ending balance |

FINANCIAL PROJECTIONS

INCOME STATEMENT

Interest Income

Real estate loans
Installment loans
Credit card loans
Commercial (time and demand) and all other loans
Lease financing receivables
Balances due from depository institutions
Taxable securities issued by states and political subdivisions in the U.S.
Tax-exempt securities issued by states and political subdivisions in the U.S.
U.S. Government and other debt securities
Equity securities
Interest income from trading assets
Federal funds sold and securities purchased under agreements to resell
Other interest income (describe)
Total Interest Income

Interest Expense

Transaction accounts (NOW accounts, ATS accounts, and other)
Money market deposit accounts
Other savings deposits
Time deposits of \$100,000 or more
Time deposits of less than \$100,000
Federal funds purchased and securities sold under agreements to repurchase
Demand notes issued by the U.S. Treasury, trading liabilities, and other borrowed money
Subordinated notes and debentures
Other interest expense (describe)
Total Interest Expense

Net Interest Income

Provision for Loan and Lease Losses

Noninterest income

Service charges on deposit accounts
Other fee income
All other noninterest income

Realized gains (losses) on held-to-maturity securities
Realized gains (losses) on available-for-sale securities

Noninterest expense

Salaries and employee benefit expense
Premises and fixed assets
Other noninterest expense

Income (loss) before income taxes and extraordinary items and other adjustments

Applicable income taxes

Extraordinary items and other adjustments, net of income taxes

Net Income (Loss)

Dividends

Other changes in capital (describe)

Ending Equity Capital

FINANCIAL PROJECTIONS

| INTEREST INCOME & INTEREST EXPENSE ASSUMPTIONS | | |
|--|-----------------------------------|---------------------------------|
| <p>For each quarter</p> <p>Real estate loans Installment loans Credit card loans Commercial (time and demand) and all other loans Lease financing receivables Balances due from depository institutions Taxable securities issued by states and political subdivisions in the U.S. Tax-exempt securities issued by states and political subdivisions in the U.S. U.S. Government and other debt securities Equity securities Interest income from trading assets Federal funds sold and securities purchased under agreements to resell Other interest income</p> | <p>Average Balance</p> | <p>Interest Rate</p> |
| <p>For each quarter</p> <p>Transaction accounts (NOW accounts, ATS accounts, and other) Money market deposit accounts Other savings deposits Time deposits of \$100,000 or more Time deposits of less than \$100,000 Federal funds purchased and securities sold under agreements to repurchase Demand notes issued by the U.S. Treasury, trading liabilities, and other borrowed money Subordinated notes and debentures Other interest expense</p> | <p>Average Balance</p> | <p>Interest Rate</p> |